

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re:

VALERIE VERNEAL HENRY

Debtor(s)

Case No. 18-34239-H5-13

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William E. Heitkamp, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/03/2018.
- 2) The plan was confirmed on 10/22/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/22/2020.
- 5) The case was dismissed on 05/14/2020.
- 6) Number of months from filing or conversion to last payment: 22.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,629.11.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$57,171.70
Less amount refunded to debtor	\$3,161.29

NET RECEIPTS:	\$54,010.41
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,615.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,068.46
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$7,683.46
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Attorney fees paid and disclosed by debtor:	\$460.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCEPTANCE NOW	Unsecured	0.00	NA	NA	0.00	0.00
ACS PRIMARY CARE PHYSICIANS SV	Unsecured	673.00	265.88	265.88	0.00	0.00
AmeriCredit Financial Services, Inc. dba C	Unsecured	0.00	4,934.22	4,934.22	0.00	0.00
AVANTE USA	Unsecured	797.00	NA	NA	0.00	0.00
BARRETT DAFFIN FRAPPIER TURNER	Unsecured	0.00	NA	NA	0.00	0.00
CASH FACTORY USA	Unsecured	666.11	NA	NA	0.00	0.00
CCS WELLS FARGO	Unsecured	0.00	NA	NA	0.00	0.00
CENTRAL PORTFOLIO CONTROL	Unsecured	0.00	NA	NA	0.00	0.00
COMMONWEALTH FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
HARRIS COUNTY TRA (Toll Road Auth	Unsecured	NA	1,160.50	1,160.50	0.00	0.00
HRRG	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE***	Priority	908.51	908.51	908.51	0.00	0.00
INTERNAL REVENUE SERVICE***	Unsecured	0.00	97.91	97.91	0.00	0.00
IRINA ZAYDMAN MD	Unsecured	0.00	NA	NA	0.00	0.00
John P. Dillman/T.Grundemeier	Unsecured	0.00	NA	NA	0.00	0.00
LVNV Funding, LLC its successors	Unsecured	NA	853.18	853.18	0.00	0.00
MAX LEND	Unsecured	500.00	NA	NA	0.00	0.00
Perdue, Brandon, Fielder,	Unsecured	0.00	NA	NA	0.00	0.00
PYOD LLC	OTHER	NA	0.00	0.00	0.00	0.00
Riverwalk West Property Owners Associat	Secured	3,500.00	NA	3,500.00	716.88	46.28
SERVPRO OF RIVER OAKS	Unsecured	0.00	NA	NA	0.00	0.00
SKO BRENNER AMERICAN	Unsecured	0.00	NA	NA	0.00	0.00
SPEEDY/RAPID CASH	Unsecured	NA	1,795.98	1,795.98	0.00	0.00
TEN DOLLAS PAYDADAY LOAN.COM	Unsecured	510.00	NA	NA	0.00	0.00
TITLEMAX OF TEXAS INC	Unsecured	0.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	0.00	NA	NA	0.00	0.00
UNCLE WARBUCKS	Unsecured	500.00	NA	NA	0.00	0.00
US BANK TRUST NA	Secured	52,588.98	52,588.98	52,588.98	11,187.58	0.00
US BANK TRUST NA	Secured	0.00	0.00	0.00	34,376.21	0.00
WELLS FARGO AUTO BANKRUPTCY	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$34,376.21	\$0.00
Mortgage Arrearage	\$52,588.98	\$11,187.58	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$3,500.00	\$716.88	\$46.28
TOTAL SECURED:	\$56,088.98	\$46,280.67	\$46.28
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$908.51	\$0.00	\$0.00
TOTAL PRIORITY:	\$908.51	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$9,107.67	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$7,683.46</u>	
Disbursements to Creditors	<u>\$46,326.95</u>	
TOTAL DISBURSEMENTS :		<u>\$54,010.41</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/15/2020

By: /s/ William E. Heitkamp

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.